

Arizona Daily Star

Passage of health-care reform will be defining moment for US

By U.S. Rep. Gabrielle Giffords

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It was 45 years ago that Congress passed the landmark Civil Rights Act of 1964 — a historic measure that for the first time outlawed all racial segregation in schools, public places and employment. We are poised to make another historic decision that for the first time would guarantee access to health care for all Americans.

I will vote for the Affordable Health Care for America Act on Saturday because it represents a much-needed first step in reforming our nation's inadequate health-insurance system.

Make no mistake, this is not a perfect bill. But the town halls I recently held throughout Arizona's 8th Congressional District made clear to me that we cannot let our efforts to confront this crisis get lost amid partisan bickering.

Families and businesses in Southeastern Arizona know reform is necessary and so do I. Here are eight primary reasons why I support this bill:

- It will not add to our nation's debt and deficit. In fact, the bill is estimated to lower the deficit by up to \$100 billion over 10 years.
- Individuals with pre-existing health conditions will no longer be denied coverage.
- 135,000 Medicare recipients in my district will benefit from lower drug costs through the closing of the Medicare Part D "doughnut hole" and allowing Medicare to negotiate with drug makers for lower drug prices.
- 400,000 Southeastern Arizonans who currently receive health-care coverage from their employers will be able to keep their existing insurance coverage.
- 46,000 people in my district who are currently uninsured will be able to obtain insurance at a reasonable cost.
- It includes tort reform initiatives that offer incentives to states that implement changes to traditional medical-malpractice laws.
- More than 13,000 small businesses in my district will be able to receive tax credits to provide health insurance for their employees.
- States will be able to enter into agreements allowing the sale of insurance across state lines, which will expand choice and promote competition.

These are among the reasons the bill is supported by the AARP and the American Medical Association.

As we debate the details of health-insurance reform in the coming weeks, we must not forget this underlying and undeniable fact: Our health-care system is failing us.

If we don't act, health-care costs will increase \$1,800 each year for the average family. Care and medication — already postponed by more than half of all Americans — will become more unaffordable and Americans will face a 50-50 chance of losing their insurance in the next 10 years. Inaction is not an option.

I don't want insurance companies denying coverage because of pre-existing conditions. I don't want Arizonans who lose their jobs to lose their insurance.

High health-care costs drove about 900 households in my district to file for bankruptcy last year. This bill addresses that crisis by capping annual out-of-pocket health-care costs at \$5,000 for singles and \$10,000 for couples and eliminates lifetime limits on insurance coverage.

Since elected to Congress in 2006, I have voted on thousands of bills. Most have been easy, some have been hard. Providing affordable, quality health care to all American citizens without adding a dime to the deficit will be one of the most historic actions Congress has taken.

Like the Civil Rights Act of a generation ago, the Affordable Health Care for America Act has ignited passionate debate in Arizona and across the country. It is a debate worth having. But like the debate of 45 years ago, I believe this will be a defining moment of equality in America.

For more information on health-insurance reform legislation in the House, visit Gabrielle Giffords' Web site: <http://giffords.house.gov>